

Money Tip of the Day



**NEVER
refuse
FREE MONEY!**

**Enroll in your 401(k) plan to
the maximum level matched
by your employer!**

Money Tip of the Day

**Don't use a credit card
unless you know you'll have
the money
to pay the bill
in full
when it arrives.**



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Money Tip of the Day



**If you could save \$1.00
per day on snack food,
that would be a saving of
\$30.00 by the end of
one month and \$360.00
at the end of
ONE year!**



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Money Tip of the Day

- **Your credit past is your credit future!**
- **Be aware that you can order a FREE credit report once yearly. To order, go to www.annualcreditreport.com**
- **or call 1-877-322-8228**

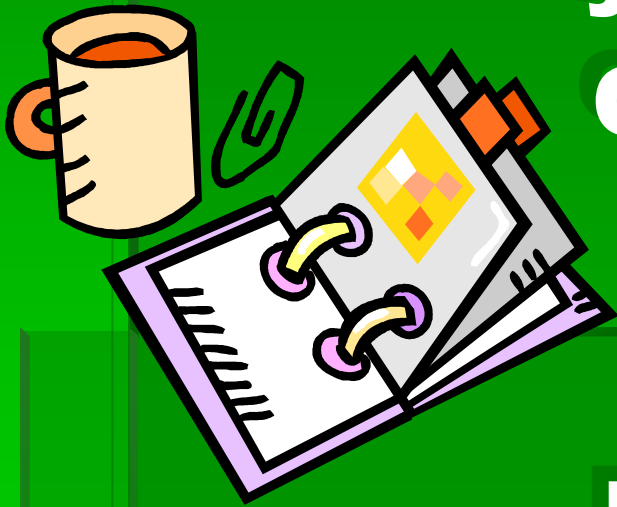
Money Tip of the Day

- **Is one of your spending habits going up in smoke?**
- **2 packs of cigarettes daily at \$3.50 @ pack = \$2548 a year!**



Money Tip of the Day

**Recalculate
your net worth
ONCE a YEAR.
It's a way to
monitor your
Money health.**



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Money Tip of the Day

NOT managing your credit wisely can lead to:

- **Increased annual percentage rates**
- **A decline in your credit score**
- **Denials of future credit**



Money Tip of the Day

- A **NEED** is something you **CANNOT** do without.



- A **WANT** is something you **DO NOT HAVE** to **HAVE**.



Money Tip of the Day

Did you know?



**Home ownership
remains the primary
way that Americans
build wealth!**

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Money Tip of the Day



**Do NOT cash out your 401(k) until
you are ready to retire!**

**Withdrawing money from your
401(k) can result in major taxes
and penalties.**

Money Tip of the Day

**In order to save money, you
must fight to keep from
spending it!**

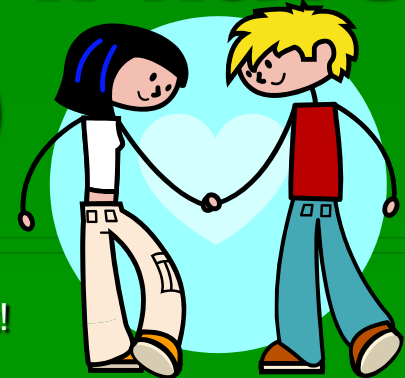
**The world in which we live can
be hazardous to our Money
health.**



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Money Tip of the Day

- If both you and your spouse will make a commitment to save \$1.67 **EACH** day, by the end of the month, you'll have
 - \$100.20



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Money Tip of the Day

- Is this one of **YOUR** spending habits?

- Two 20 oz. soft drinks at \$1.10 each for 5 days = \$572 a year



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Money Tip of the Day



- **A budget is a personal plan that gives you **CONTROL** over your finances.**
- **When was the last time you updated your budget?**

- These money tips developed by Betty Neilson, UT-Extension, Henderson County